

3. (Amended) The mobile terminal of claim 1, wherein [the non-volatile memory is made secured by employing various cryptographic techniques and techniques to prevent physical tampering of the non-volatile memory chip] the information stored in the non-volatile memory is encrypted.

4. (Original) The mobile terminal of claim 1, wherein the output comprises an interface port.

5. (Original) The mobile terminal of claim 4, wherein the interface port comprises an infra-red signal transmitter.

6. (Original) The mobile terminal of claim 4, wherein the interface port comprises a transmitter for any standard point-to-point communication protocol.

7. (Amended) The mobile terminal of claim 1 further comprises wherein the non-volatile memory stores a plurality of instructions, said plurality of instructions for:

receiving a command and the [credit card] information for the one or more accounts [information]; and

storing the [credit card] information for the one or more accounts after receiving the command; and

wherein the mobile terminal further comprises a controller for executing the instructions.

8. (Amended) The mobile terminal of claim 7, wherein the command and [credit card account] the information for the one or more accounts are received during a phone call.

9. (Amended) The mobile terminal of claim 7, wherein the command and [credit card] the information for the one or more accounts is received over a paging channel.

10. (Original) The mobile terminal of claim 9, wherein the paging channel is a secure paging channel.

11. (Amended) The mobile terminal of claim 1, wherein the mobile terminal is operable to provide the [credit card account] information about the one or more accounts, responsive to a request over a secure paging channel.

12. (Amended) A method for providing credit, said method comprising:  
receiving an application for an account [credit] and an identifier identifying a mobile terminal;  
establishing an [credit card] account; and  
transmitting information about the [credit card] account to the mobile terminal identified by the identifier.

13. (Original) The method of claim 12, wherein the identifier comprises a phone number.

14. (Original) The method of claim 12, wherein the identifier comprises a MAC address.

15. (Amended) The method of claim 12, wherein transmitting the information about the [credit card] account to the mobile terminal comprises:  
placing an outgoing phone call to the mobile terminal.

16. (Amended) The method of claim 12, wherein transmitting the information about the [credit card] account to the mobile terminal comprises:  
transmitting the information about the credit card account over a paging channel.

17. (Original) The method of claim 16, wherein the paging channel is a secure paging channel.

18. (Amended) The method of claim 17, wherein the paging channel [made] is secured [by employing protocols based on] with Public Key Cryptography.

19. (Original) The method of claim 12, wherein the identifier comprises a packet network address.

20. (Amended) The method of claim 19, wherein transmitting the information about the [credit card] account further comprises:  
addressing the information about the [credit card] account to the packet network address.

21. (Original) The method of claim 20, further comprising:  
transmitting a graphical user interface for display on the mobile terminal.

22. (Amended) The method of claim 12, wherein the said method also comprises of storing [the credit] transaction history and [credit] account status.

23. (Amended) A server for providing credit, said server comprising:  
memory for storing a plurality of executable instructions, said plurality of executable instructions for:  
receiving an application for [credit] an account and an identifier identifying a mobile terminal;  
establishing an [credit card] account; and  
transmitting information about the [credit card] account to the mobile terminal identified by the identifier; and  
a processor for executing the plurality of executable instructions.

24. (Original) The server of claim 23, wherein the identifier comprises a phone number.

25. (Original) The server of claim 23, wherein the identifier comprises a MAC address.

26. (Original) The server of claim 23, wherein the identifier comprises a packet network address.

27. (Amended) The server of claim 23, wherein transmitting the information about the [credit card] account to the mobile terminal comprises:  
placing an outgoing phone call to the mobile terminal.

28. (Original) The server of claim 23, wherein the identifier comprises a packet network address, and wherein transmitting the information about the credit card account further comprises:  
addressing the information about the credit card account to the packet network address.

29. (Original) The server of claim 23, wherein the plurality of instructions define a graphical user interface for display on the mobile terminal.